

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 23–18062–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lori A Karr  
aka Lori A Stefanou  
1632 Charter Oak Avenue  
Blackwood, NJ 08012

Social Security No.:  
xxx–xx–7590

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on March 21, 2024.

Dated: March 21, 2024  
JAN: cm

Jeanne Naughton  
Clerk

In re:  
Lori A Karr  
Debtor

Case No. 23-18062-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 21, 2024

Form ID: plncf13

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

Recip ID	Recipient Name and Address
db	+ Lori A Karr, 1632 Charter Oak Avenue, Blackwood, NJ 08012-5008
520177567	+ Cenlar Fsb as Servicer for Apple FCU, 425 Phillips Blvd., Ewing, NJ 08618-1430
520177568	+ Cenlar Fsb as Servicer for Apple FCU, 425 Phillips Blvd., Ewing, NJ 08618, Cenlar Fsb as Servicer for Apple FCU, 425 Phillips Blvd. Ewing, NJ 08618-1430
520024886	+ Fed Loan Servicing, FedLoan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
520024895	+ Quorum Federal Credit, Po Box 77404, Ewing, NJ 08628-6404
520024901	+ Virtua, 303 Lippincott Drive, 4th Floor, Marlton, NJ 08053-4160

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 21 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520024868	+ Email/Text: customercare@adminrecovery.com	Mar 21 2024 21:12:00	Admin recovery, 6225 Sheridan Dr., Ste 118, Buffalo, NY 14221-4800
520199337	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 21 2024 21:08:52	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
520024869	Email/Text: bankruptcy@alliantcreditunion.com	Mar 21 2024 21:12:00	Alliant Credit Union, Attn: Bankruptcy, 11545 E Touhy Ave, Chicago, IL 60666
520024870	+ Email/Text: jvalencia@amhfcu.org	Mar 21 2024 21:12:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
520024871	^ MEBN	Mar 21 2024 21:00:43	Apex Asset Management, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
520024872	+ Email/Text: bk@avant.com	Mar 21 2024 21:12:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
520024873	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 21 2024 21:10:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520024874	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 21 2024 21:11:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
520024876	+ Email/PDF: MarletteBKNotifications@resurgent.com	Mar 21 2024 21:09:40	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
520094081	Email/Text: BKelectronicnotices@cenlar.com	Mar 21 2024 21:11:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618

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520034270	+ Email/PDF: ebn_ais@aisinfo.com	Mar 21 2024 21:09:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520024877	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 21 2024 21:09:46	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520024878	+ Email/Text: clientservices@credit-control.com	Mar 21 2024 21:12:00	Central Loan, Attn: Bankruptcy, P.O. Box 77404, Ewing, NJ 08628-6404
520063601	Email/Text: bnc-quantum@quantum3group.com	Mar 21 2024 21:12:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
520024880	+ Email/Text: mediamanagers@clientservices.com	Mar 21 2024 21:10:00	Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
520024881	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 21 2024 21:12:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520024882	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 21 2024 21:08:52	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520191063	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2024 21:11:00	Cross Country Mortgage, PO Box 619096, Dallas, TX 75261-9741, Cross Country Mortgage, PO Box 619096, Dallas, TX 75261-9096
520191062	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2024 21:11:00	Cross Country Mortgage, PO Box 619096, Dallas, TX 75261-9096
520093948	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 21 2024 21:11:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520024885	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 21 2024 21:11:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
520024889	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2024 21:20:52	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
520024883	+ Email/Text: deptbankruptcy@deltacommunitycu.com	Mar 21 2024 21:11:00	Delta Community Credit, 1025 Virginia Ave, Atlanta, GA 30354-1319
520030673	Email/Text: mrdiscen@discover.com	Mar 21 2024 21:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520024884	+ Email/Text: mrdiscen@discover.com	Mar 21 2024 21:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520030831	+ Email/PDF: ebn_ais@aisinfo.com	Mar 21 2024 21:09:21	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520024887	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 21 2024 21:11:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520024879	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 21 2024 21:20:50	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
520044261	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 21 2024 21:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520024888	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 21 2024 21:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520024890	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 21 2024 21:11:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
520024891	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 21 2024 21:12:00	Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
520068110	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 21 2024 21:12:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520024892	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2024 21:11:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098

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520024893	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 21 2024 21:11:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
520024875	Email/Text: Bankruptcy.Notices@pnc.com	Mar 21 2024 21:10:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
520082576	Email/Text: Bankruptcy.Notices@pnc.com	Mar 21 2024 21:10:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
520024894	Email/Text: banko@preferredcredit.com	Mar 21 2024 21:10:00	Preferred Credit Inc, Po Box 1970, St Cloud, MN 56301
520024898	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 21 2024 21:10:00	State of New Jersey Division of Taxation, P.O. Box 254, Trenton, NJ 08695-0245
520024896	+ Email/PDF: pa_dc_claims@navient.com	Mar 21 2024 21:21:27	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
520024897	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 21 2024 21:12:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
520024899	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 21 2024 21:21:28	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520024900	Email/Text: bankruptcy@td.com	Mar 21 2024 21:12:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
520037794	^ MEBN	Mar 21 2024 21:01:47	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
520024902	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 21 2024 21:21:29	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066
520024903	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 21 2024 21:09:21	Wells Fargo Home Mortgage, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
520024904	+ Email/Text: bkfilings@zwickerpc.com	Mar 21 2024 21:13:00	Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
520048870	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Brad J. Sadek	on behalf of Debtor Lori A Karr bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor Apple FCU dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Quorum Federal Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica Ann Berry	on behalf of Creditor CrossCountry Mortgage LLC bankruptcy@gmlaw.com
Robert P. Saltzman	on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org
Stuart H. West	on behalf of Creditor CrossCountry Mortgage LLC swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8